

IN RE:

BOBBI J MAFFEO  
CYNTHIA L MAFFEO  
Debtor(s)Ronda J. Winnecour  
Movantvs.  
No Repondents.**DEFAULT O/E JAD**

Case No. 15-70724-JAD

Chapter 13

Related To Doc. No. 137

**ORDER OF COURT**

AND NOW, this 24th day of February, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

JEFFERY A. DELLER  
U.S. BANKRUPTCY JUDGE

In re:  
Bobbi J Maffeo  
Cynthia L Maffeo  
Debtors

Case No. 15-70724-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Feb 24, 2021

User: culy  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bobbi J Maffeo, Cynthia L Maffeo, 769 Railroad Street, Windber, PA 15963-1813
cr	+ Santander Consumer USA Inc. dba Chrysler Capital a, c/o Stewart, Zlimen & Jungers, 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896
14125184	+ Aes/M&T Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14125185	+ Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386
14174644	+ Atlantic Credit & Finance Special Finance Unit., LLC Successor in interest to SYNCHRONY, BANK F/K/A GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500 Pittsburgh, PA 15219-1842
14125186	+ Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
14130473	+ CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14125188	+ Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14125191	+ Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335
14125192	+ Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14153562	+ Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14346757	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14125194	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14163993	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14133804	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14125199	+ Southern Rentals, LLC, Dept. 3376, P.O. Box 123376, Dallas, TX 75312-3376
14125215	+ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
14125212	+ Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
14125213	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14125214	+ Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14138776	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14125216	+ United Storage Rentals, LLC, Dept. 3105, P.O. Box 123105, Dallas, TX 75312-3105
14125218	+ Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14180468	+ Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd, Fort Mill SC 29715-7203
14128056	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14125219	Wellsfargo, 34204 Van Dyke Ave Suite 1-I, Sterling Heights, MI 48312-4647
14125221	+ Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:38	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Feb 25 2021 02:21:40	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Feb 25 2021 02:54:00	WESBANCO BANK, INC, 1 BANK PLAZA,

District/off: 0315-7

User: culy

Page 2 of 4

Date Rcvd: Feb 24, 2021

Form ID: pdf900

Total Noticed: 67

			WHEELING, WV 26003-3565
15279277	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:24:31	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14156024	Email/PDF: rmscedi@recoverycorp.com	Feb 25 2021 02:21:40	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14125187	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 25 2021 02:24:28	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14148892	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 25 2021 02:18:33	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14125188	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2021 02:19:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14128377	Email/Text: mrdiscen@discover.com	Feb 25 2021 02:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14125193	+ Email/Text: mrdiscen@discover.com	Feb 25 2021 02:46:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14160099	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2021 02:55:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14125195	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2021 02:55:00	Ginnys, 1112 7th Ave, Monroe, WI 53566-1364
14172859	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2021 02:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14125189	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 25 2021 02:18:32	Chase Card, Po Box 15298, Wilmington, DE 19850
14125190	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 25 2021 02:24:26	Chase/Best Buy, Po Box 15298, Wilmington, DE 19850
14125196	+ Email/PDF: pa_dc_claims@navient.com	Feb 25 2021 02:24:33	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14160413	Email/PDF: pa_dc_claims@navient.com	Feb 25 2021 02:21:40	Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14125197	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2021 02:21:26	OneMain Financial, 3209 B Elton Road, Johnstown, PA 15904-2807
14191406	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14137721	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14125198	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14162524	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2021 02:47:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14126307	Email/PDF: rmscedi@recoverycorp.com	Feb 25 2021 02:24:33	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14131247	Email/PDF: cbp@onemainfinancial.com	Feb 25 2021 02:21:26	SPRINGLEAF FINANCIAL SERVICES, INC, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14125200	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2021 02:21:28	Springleaf, Po Box 64, Evansville, IN 47701-0064
14125201	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2021 02:46:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
14159977	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2021 02:46:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14125202	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-7

User: culy

Page 3 of 4

Date Rcvd: Feb 24, 2021

Form ID: pdf900

Total Noticed: 67

		Feb 25 2021 02:24:24	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
14125203	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Ashley Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14125204	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14125205	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Home Design-Hi-P, C/O Po Box 965036, Orlando, FL 32896-0001
14125206	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Home Dsgn Floori, C/O Po Box 965036, Orlando, FL 32896-0001
14125207	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:21:29	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
14125208	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14125209	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:24:23	Syncb/Plcc, Po Box 965024, Orlando, FL 32896-5024
14125210	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:18:31	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14125211	+ Email/PDF: gecsedl@recoverycorp.com		
		Feb 25 2021 02:18:31	Synchrony Bank/Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14159556	+ Email/Text: bncmail@w-legal.com		
		Feb 25 2021 02:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14125217	+ Email/Text: bnc-bluestem@quantum3group.com		
		Feb 25 2021 02:54:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14125220	+ Email/Text: bankrupt-adjdept@wesbanco.com		
		Feb 25 2021 02:54:00	Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr		WELLS FARGO BANK, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14138431	*	Wells Fargo Bank N. A., PO Box 10438, Des Moines, Ia 50306-0438

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: culy

Page 4 of 4

Date Rcvd: Feb 24, 2021

Form ID: pdf900

Total Noticed: 67

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
Andrew R. Thalman	on behalf of Creditor WESBANCO BANK INC andrewthalman@pgka.com
Brett A. Solomon	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kenneth P. Seitz	on behalf of Joint Debtor Cynthia L Maffeo thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Bobbi J Maffeo thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sarah Kathleen McCaffery	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

TOTAL: 10